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ATTORNEY FOR PLAINTIFF

UNITED STATES DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA

SARGIS AKILYAN, an individual,  
Plaintiff,

vs.

CAPITAL ONE N.A., A National Association  
HSBC BANK USA N.A., A National  
Association  
US BANCORP, A Delaware Corporation  
PASADENA SERVICE FEDERAL CREDIT  
UNION, A California Corporation.

**Defendants.**

CASE NO. **CV 12-07588 JAK (PJW)**  
COMPLAINT FOR DAMAGES:

- 1) VIOLATIONS OF FEDERAL FAIR CREDIT REPORTING ACT;
- 2) VIOLATIONS OF CALIFORNIA'S CONSUMER CREDIT REPORTING AGENCIES ACT;
- 3) VIOLATIONS OF FEDERAL FAIR DEBT COLLECTION PRACTICES ACT;
- 4) VIOLATIONS OF CALIFORNIA'S ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT;
- 5) DECLARATORY RELIEF.

**DEMAND FOR JURY TRIAL**

This action is brought by Plaintiff SARGIS AKILYAN ("Plaintiff") by and through his attorney Arshak Bartoumian against all named Defendants for violations of the Fair Credit Reporting Act [15 U.S.C. §1681 et seq.] ("FCRA") and California's Consumer Credit Reporting Agencies Act [California Civil Code §1785.2 et seq.] ("CCRAA"), and for violations of Fair Debt Collection Practices Act [15 U.S.C. §1692-1692p] ("FDCPA"), California's Rosenthal Fair Debt Collection Practices Act [California Civil Code §1788 et seq.] ("RFDCPA") against select Defendants.

**PRELIMINARY STATEMENT**

1           1. Congress enacted the FCRA to establish consumer rights to privacy over  
2 their credit and financial information and to ensure the "[a]ccuracy and fairness of credit  
3 reporting." FCRA provides several protections for consumers, including but not limited to  
4 the right to be notified of any negative/unfavorable information reported in their name and  
5 the right to dispute inaccurate, outdated and/or incomplete information on their credit file.

6           2. FCRA regulates credit reporting agencies as well as creditors, collection  
7 agencies and other parties who provide information to credit reporting agencies and/or  
8 obtain and use the consumer credit reports. FCRA Section 623, 15 U.S.C. §1681s-2,  
9 imposes obligations on furnishers of information to the credit reporting agencies.  
10 Furnishers must report accurate information, correct and update erroneous information, and  
11 provide certain notices to consumer pertaining to furnished information.

12           3. CCRAA was implemented to protect the credit information of California  
13 consumers. CCRAA also regulates consumer credit reporting agencies and furnishers of  
14 information with respect to personal, credit and other financial information submitted and  
15 maintained in their credit file. CCRAA in California Civil Code §1785.25-1785.26 refrains  
16 furnishers of information from reporting information that they know or should have known  
17 was erroneous, and obligates furnishers to cease credit reporting of information disputed by  
18 consumers without notice of such dispute.

19           4. CCRAA provides consumers with the right to be informed of negative credit  
20 reporting and the right to dispute information in their credit reports, which they believe is  
21 incomplete and/or inaccurate. Consumers also have the right to bring civil action against  
22 violators of any provision of the CCRAA with respect to their rights and their credit, and to  
23 seek monetary damages. California Civil Code §1785.19 and §1785.31. The FDCPA  
24 regulates the behavior of collection agencies attempting to collect a debt on behalf of  
25 another. The United States Congress has found abundant evidence of the use of abusive,  
26 deceptive, and unfair debt collection practices by many debt collectors, and has determined  
27 that abusive debt collection practices contribute to a number of personal bankruptcies,  
28 marital instability, loss of jobs, and invasions of individual privacy. Congress enacted the  
FDCPA to eliminate abusive debt collection practices by debt collectors, to ensure that those  
debt collectors who refrain from using abusive debt collection practices are not

1 competitively disadvantaged, and to promote uniform State action to protect consumers  
2 against debt collection abuses [15 U.S.C. §1692(a)-(e)].

3 5. The FDCPA is a strict liability statute, which provides for actual or statutory  
4 damages upon the showing of one violation. The Ninth Circuit has held that whether a debt  
5 collector's conduct violates the FDCPA should be judged from the standpoint of the "least  
6 sophisticated" consumer. [Baker v. G.C. Services Corp., 677 F.2d 775, 778 (9<sup>th</sup> Cir. 1982);  
7 Swanson v. Southern Oregon Credit Service, Inc. 869 F.2d 1222, 1227(9<sup>th</sup> Cir.1988)]. This  
8 objective standard "ensure[s] that the FDCPA protects all consumers, the gullible as well as  
9 the shrewd ... the ignorant, the unthinking and the credulous." [Clomon v. Jackson, 988  
10 F.2d 1314, 1318-19 (2<sup>nd</sup> Cir. 1993)].

11 6. To prohibit deceptive practices the FDCPA, at 15 U.S.C. §1692e, outlaws the  
12 use of false, deceptive, and misleading collection letters and names a non-exhaustive list of  
13 certain per se violations of false and deceptive collection conduct. 15 U.S.C. §1692e(1)-(16).

14 7. To prohibit harassment and abuses by debt collectors the FDCPA, at 15 U.S.C.  
15 §1692d, provides that a debt collector may not engage in any conduct the natural  
16 consequence of which is to harass, oppress, or abuse any person in connection with the  
17 collection of a debt and names a non-exhaustive list of certain per se violations of harassing  
18 and abusive collection conduct. 15 U.S.C. §1692d(1)-(6). Among these per se violations  
19 prohibited by that section are: any collection activities and the placement of telephone calls  
20 without meaningful disclosure of the caller's identity [15 U.S.C. §1692d(6)]

21 8. The FDCPA also prohibits, at 15 U.S.C. §1692c, without the prior consent of  
22 the consumer given directly to the debt collector, or the express permission of a court of  
23 competent jurisdiction, or as reasonably necessary to effectuate a post judgment judicial  
24 remedy, communication by a debt collector in connection with the collection of any debt,  
25 with any person other than the consumer, his attorney, a consumer reporting agency if  
26 otherwise permitted by law, the creditor, the attorney of the creditor, or the attorney of the  
27 debt collector.

28 9. The RFDCPA regulates collection agencies and original creditors attempting to  
collect debts on their own behalf. The California legislature has determined that the banking

1 and credit system and grantors of credit to consumers are dependent upon the collection of  
2 just and owing debts and that unfair or deceptive collection practices undermine the public  
3 confidence that is essential to the continued functioning of the banking and credit system  
4 and sound extensions of credit to consumers. The Legislature has further determined that  
5 there is a need to ensure that debt collectors exercise their responsibility with fairness,  
6 honesty, and due regard for the debtor's rights and that debt collectors must be prohibited  
7 from engaging in unfair or deceptive acts or practices.

## 8 I. JURISDICTION AND VENUE

9  
10 10. Jurisdiction of this Court arises under 15 U.S.C. §1681p, California Civil  
11 Code §1785.33, and 28 U.S.C. §1337.

12 11. Supplemental jurisdiction rests upon 28 U.S.C. §1367.

13 12. Venue is proper in this United States District Court, Central District of  
14 California because Defendants' violations alleged below occurred in the County of Los  
15 Angeles, State of California and within this District.

## 16 II. PRIVATE RIGHT OF ACTION

17  
18 13. FCRA Sections 616 and 617, 15 U.S.C. §1681n and §1681o, create private  
19 right of action consumers can bring against violators of any provision of the FCRA with  
20 regards to their credit. In DiMezza v. First USA Bank, Inc., supra, the court confirmed that  
21 "[...] the plain language of [CRA Sections 616 and 617, 15 U.S.C. §1681n and §1681o]  
22 provide a private right of action for a consumer against furnishers of information who have  
23 willfully or negligently failed to perform their duties upon notice of a dispute. [...] there is a  
24 private right of action for consumers to enforce the investigation and reporting duties  
25 imposed on furnishers of information."

26 14. Gorman v. MBNA America Bank, N.A., No. 06-17226 further established Private  
27 Remedy Against Furnishers by consumers and FCRA Section 1681s-2(b) triggers Defendants'  
28 furnisher's liability under this section, since Plaintiff made his initial disputes with the credit  
reporting agencies.

15. Cal. Civ. Code §1785.15(f) expressly states that consumers “have a right to bring civil action against anyone [...], who improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data” concerning a consumer’s credit report. Plaintiff has further right to action pursuant to Cal. Civ. Code §1785.31(a), which states that Plaintiff as “any consumer who suffers damages as a result of a violation of this title by any person may bring an action in a court of appropriate jurisdiction against that person to recover the following.”

16. *Sanai v. Saltz, et al.*, 2009 Cal. App. LEXIS 83 (Cal. App. 2d Dist. Jan. 26, 2009) established that consumers may replead their FCRA claims as violations of the CCRAA and that the state claims are not preempted by FCRA. In further support, courts have uniformly rejected creditors’ and consumer reporting agencies’ arguments that the FCRA bars state law claims. See *Sehl v. Safari Motor Coaches, Inc.*, 2001 U.S. Dist. Lexis 12638 (U.S.D.C. N.D. Cal. 2001)(for detailed discussion); *Harper v. TRW*, 881 F. Supp. 294 (U.S.D.C. S.D. Mich. 1995); *Rule v. Ford Receivables*, 36 F. Supp.2d 335 (U.S.D.C. S.D. Va. 1999); *Watkins v. Trans Union*, 118 F. Supp.2d 1217 (U.S.D.C. N.D. Ala. 2000); *Swecker v. Trans Union*, 31 F. Supp.2d 536 (U.S.D.C. E.D. Va. 1998); *Saia v. Universal Card Svc.*, 2000 U.S. Dist. Lexis 9494, 2000 Westlaw 863979 (U.S.D.C. E.D. La. 2000); *Sherron v. Private Issue by Discover*, 977 F. Supp.2d 804 (U.S.D.C. N.D. Miss. 1997); *Hughes v. Fidelity Bank*, 709 F. Supp.2d 639 (U.S.D.C. E.D. Pa. 1989).

17. 15 U.S.C §1692k(a) states that “... any debt collector who fails to comply with any provision of this title with respect to any person is liable to such person in an amount equal to the sum of-.”

18. Cal. Civ. Code §1788.30(a) states that “any debt collector who violates this title with respect to any debtor shall be liable to that debtor only in an individual action...”

### III. THE PARTIES

19. Plaintiff SARGIS AKILYAN is a natural person residing in Los Angeles County, State of California.

20. Plaintiff is a consumer as defined in 15 U.S.C. §1681a (c) and California Civil Code §1785.3(b).



21. Defendant CAPITAL ONE N.A. ("CAPITAL") is a National Association.
22. Defendant HSBC BANK USA N.A. ("CHASE") is a National Association.
23. Defendant US BANCORP ("US") is a Delaware Corporation.
24. Defendant PASADENA SERVICE FCU ("FCU") is a California Corporation.
25. Defendants and each one of them is a person as defined in 15 U.S.C. §1681a (b) and California Civil Code §1785.3(j).
26. Defendants and each one of them is a furnisher of information within the meaning of 15 U.S.C. §1681-s2.
27. Defendants are each a debt collector as defined in 15 U.S.C. §1692a (6) and California Civil Code §1788.2(c).
28. Defendants acted through their agents, employees, directors, contractors and other authorized parties acting within the course and scope of their employment or agency and under the direct supervision and control of each respective Defendant.

#### IV. FACTS COMMON TO ALL COUNTS

29. In or around March 28, 2011 Plaintiff, who is not a minor, checked his credit report from the three national credit reporting agencies, Experian, Equifax and Transunion (collectively "CRAs"), and discovered multiple credit accounts reported by Defendants CAPITAL (Account#517805832963...), HSBC (Account#515593009672...), US (Account#4639...) and FCU (Account#3600300...) in negative status. These credit accounts were unfamiliar to Plaintiff, as he did not recall ever opening them and he was never informed by the furnishers of their negative credit reporting.

30. On or about March 28, 2011 Plaintiff contacted the CRAs and disputed the unknown credit accounts reported by the Defendants identified in paragraph 29, pursuant to 15 U.S.C. §1681s-2(b). On or about October 11, 2011, following his credit bureau disputes, Plaintiff sent letters to these Defendants, in which he requested documentation substantiating the existence, ownership and accuracy of the accounts reported by each of them, otherwise their immediate and permanent deletion from his credit file.

31. Upon receipt of Plaintiff's disputes, Defendants CAPITAL, HSBC, US and FCU, each continued to report the disputed accounts to the CRAs, without notice that the accounts had

1 been disputed by Plaintiff, all throughout the investigation period and thereafter. They further  
2 failed to properly address Plaintiff's direct disputes with them and failed to provide for his  
3 requested verification for the disputed accounts.

4 32. On February 07, 2012 and March 05, 2012 Plaintiff followed up with Defendants  
5 CAPITAL, HSBC, US and FCU and each one of them on multiple occasions, resubmitting his  
6 requests and demanding deletion of the unverified accounts due to lack of verification, but each  
7 of his correspondences went unanswered or were improperly handled and responded to.

8 33. In or about March, 2011 Plaintiff consulted with attorneys and credit  
9 professionals and retained an agent to communicate with Defendants CAPITAL, HSBC, US and  
10 FCU on his behalf regarding his disputes. At the time, during a credit review of his updated  
11 credit records, Plaintiff also learned that Defendants CAPITAL, HSBC, US and FCU had  
12 reported a charged off accounts to his credit file, without prior notice of the debts or of the  
13 negative credit reporting.

14 34. In or around March 28, 2011 Plaintiff contacted the CRAs with dispute of the  
15 accounts reported by CAPITAL, HSBC, US and FCU as not his, since he did not agree with their  
16 alleged debts. Following his submission of a credit dispute of the CAPITAL, HSBC, US and  
17 FCU, Plaintiff contacted Defendants CAPITAL, HSBC, US and FCU through his agent with a  
18 Power of Attorney and also sent in a debt/account verification/validation to CAPITAL, HSBC,  
19 US and FCU. Defendants CAPITAL, HSBC, US and FCU failed to answer to Plaintiff's  
20 debt/account verification/validation requests, failed to cease collection activity and credit  
21 reporting upon receipt of Plaintiff's dispute, and failed to inform the CRAs that the accounts  
22 were in dispute.

23 35. Plaintiff sent multiple further follow ups to Defendants CAPITAL, HSBC, US  
24 and FCU, both directly from his and through his agent, but all of his correspondences proved  
25 unsuccessful in attaining Defendants' cooperation.

26 36. Regardless of Plaintiff's attempts to seek Defendants' cooperation, Defendants  
27 and each one of them continuously failed to answer back to Plaintiff with appropriate proof of  
28 investigation and verification of the information in dispute and failed to take corrective action.

37. To date Defendants continue to report the unverified accounts on Plaintiff's credit  
records.

38. The inaccurate accounts negatively reflect upon Plaintiff as a consumer,

borrower/debtor and they negatively impact his creditworthiness and financial standing.

39. Plaintiff has suffered financial and emotional distress as a result of Defendants' violations, which include but are not limited by the following:

a. Actual damages arising from monetary losses relating to denials to new credit, loss of use of funds, loss of credit and loan opportunities, excessive and/or elevated interest rate and finance charges;

b. Out of pocket expenses associated with communicating with Defendants, disputing the credit information, and fees paid to attorneys and credit professionals for the assistance attained in the process;

c. Emotional distress and mental anguish associated with having derogatory credit information transmitted about Plaintiff to other people both known and unknown;

d. Decreased credit score and creditworthiness, which may result in inability to obtain credit, employment or housing on future attempts.

### COUNT I

#### Violations of FCRA

#### Against All Defendants

40. Plaintiff repeats and reincorporates by reference the above paragraphs.

41. Defendants CAPITAL, HSBC, US and FCU knowingly and willfully violated the FCRA. Defendants' violations include, but are not limited to the following:

a. Furnishing inaccurate/unverified information to the CRAs in violation of 15 U.S.C. §1681s-2 (a);

b. Failing to inform Plaintiff about negative credit reporting made on his credit report, prior to or within five (5) days of furnishing a collection account to the CRAs, in violation of 15 U.S.C. §1681s-2 (a)(7)(A);

c. Failing to conduct proper investigation of disputed information upon receipt of Plaintiff's dispute in violation of 15 U.S.C. §1681s-2 (a)(8)(E);

d. Verifying disputed accounts with the CRAs prior to conducting thorough investigation and without having substantiating support for such verification;

e. Reporting disputed information to the CRAs, without notice of Plaintiff's dispute,



1 during the investigation period and prior to providing verification of accuracy in violation of 15  
2 U.S.C. §1681s-2 (a)(3);

3 f. Continuing to report unverified information to the CRAs after lack of response and  
4 verification;

5 **COUNT II**

6 **Violations of CCRAA**

7 **Against All Defendants**

8  
9 42. Plaintiff repeats and reincorporates by reference the above paragraphs.

10 43. Defendants CAPITAL, HSBC, US and FCU knowingly and willfully violated  
11 CCRAA. Defendants' violations include, but are not limited to the following:

12 a. Submitting negative credit information to Plaintiff's credit report with the CRAs,  
13 without notifying the Plaintiff in violation of California Civil Code §1785.26(b);

14 b. Continuing to report the account to the CRAs, upon receipt of Plaintiff's dispute  
15 and during the investigation period, without notice that the account has been disputed by Plaintiff  
16 in violation of California Civil Code §1785.25(c);

17 c. Failing to acknowledge Plaintiff's demand for investigation and correction of  
18 information furnished to the CRAs, following Plaintiff's receipt of CRAs' reinvestigation results  
19 in violation of California Civil Code §1785.30;

20 **COUNT III**

21 **Violations of FDCPA**

22 **Against Defendants**

23 44. Plaintiff repeats and reincorporates by reference the above paragraphs.

24 45. Defendants CAPITAL, HSBC, US and FCU knowingly and willfully violated the  
25 FDCPA by:

26 a) Failing to provide dunning notice of debt and a written notice of Plaintiff's right  
27 to request validation of debt along with information about the alleged debt, including the name  
28 and contact information of the original creditor pursuant to 15 U.S.C. §1692g(a);

1 b) Failing to cease collection activity and continuing to make collection efforts on  
2 the alleged debt without properly responding to Plaintiff's validation request pursuant to 15  
3 U.S.C. §1692g(b);

4 c) Failing to properly validate the alleged debt pursuant to 15 U.S.C. §1692g(b);

5 d) Using false representations and deceptive means to collect or attempt to collect  
6 the alleged debt pursuant to 15 U.S.C. §1692e;

7 e) Using unfair or unconscionable means to collect or attempt to collect the alleged  
8 debt pursuant to 15 U.S.C. §1692f.

9  
10 **COUNT IV**  
11 **Violations of RFDCPA**  
12 **Against Defendants**

13 46. Plaintiff repeats and reincorporates by reference the above paragraphs.

14 47. Defendants CAPITAL, HSBC, US and FCU knowingly and willfully violated  
15 RFDCPA by:

16 a) Using false representations and deceptive means to collect or attempt to collect  
17 debts pursuant to Civil Code §1788.17;

18 b) Using unfair and/or unconscionable means to collect alleged debts pursuant to  
19 California Civil Code §1788.17.

20  
21 **COUNT V**  
22 **Declaratory Relief**  
23 **Against All Defendants**

24 48. Plaintiff repeats and reincorporates by reference the above paragraphs.

25 49. Plaintiff requests judgment in his favor and against the Defendants for:

26 1. Actual damages, per 15 U.S.C. §1681n (a)(1)(A) and/or Cal. Civ. Code  
27 §1785.31(a)(2)(A) against all Defendants CAPITAL, HSBC, US and FCU; and per 15  
28 U.S.C. §1692k(a)(1) and/or Civil Code §1788.30(a) against Defendants CAPITAL,

1 HSBC, US and FCU, inclusive.

2 2. Statutory damages, per 15 U.S.C. §1681n (a)(1)(A) and/or Cal. Civ. Code  
3 §1785.19(a) against all Defendants; and per 15 U.S.C. §1692k(a)(2) and/or Civil Code  
4 §1788.30(b) against Defendants CAPITAL, HSBC, US and FCU, inclusive.

5 3. Costs and reasonable attorney's fees, per 15 U.S.C. §1681n (c) and/or Code of Civil  
6 Procedure §490.020 against all Defendants; and 15 U.S.C. §1692k(a)(3), and/or Civil  
7 Code §1788.30(c) against Defendants CAPITAL, HSBC, US and FCU, inclusive.

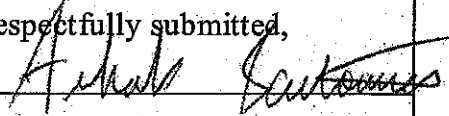
8 4. Punitive damages, per 15 U.S.C. §1681n (a)(2) and Cal. Civ. Code  
9 §1785.31(a)(2)(B), as the court may allow.

10 5. Injunctive relief, per Cal. Civ. Code §1785.31(b), ordering Defendants to delete the  
11 reporting of the unverified accounts.

12 6. Declaratory relief, which is available pursuant to 28 U.S.C. §2201 and §2202.

13 7. Any other relief as this Honorable Court deems appropriate.

14 DATED: August 24, 2012

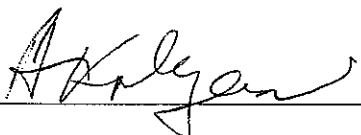
15 Respectfully submitted,  
16 By:   
17 ARSHAK BARTOUMIAN,  
18 Attorney for Plaintiff  
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1 **VERIFICATION**

2 I am the Plaintiff in the above-entitled action. I have read the foregoing complaint and  
3 know the contents thereof. The same is true of my own knowledge, except as to those matters  
4 which are therein alleged on information and belief, and as to those matters, I believe it to be  
5 true.

6  
7 I declare under penalty of perjury under the laws of the State of California that the  
8 foregoing is true and correct.

9  
10 Executed: August 24, 2012

11 By:  \_\_\_\_\_

12 SARGIS AKILYAN, Plaintiff  
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ARSHAK BARTOUMIAN (SBN 210370)  
 OMNIA LEGAL, INC TEL. 818-532-9339  
 124 W STOCKER ST STE B GLENDALE CA 91202

UNITED STATES DISTRICT COURT  
 CENTRAL DISTRICT OF CALIFORNIA

SARGIS AKILYAN, an individual

CASE NUMBER

PLAINTIFF(S)

**CV12-07588** JAK IPJWx

v.

CAPITAL ONE N.A., A National Association  
 (See Attached for Additional Defendants)

**SUMMONS**

DEFENDANT(S).

TO: DEFENDANT(S): CAPITAL ONE N.A.  
 (See attached for additional Defendants)

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it), you must serve on the plaintiff an answer to the attached ☒ complaint ☐ amended complaint ☐ counterclaim ☐ cross-claim or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff's attorney, ARSHAK BARTOUMIAN, whose address is 124 W STOCKER ST STE B, GLENDALE, CA 91202. If you fail to do so, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

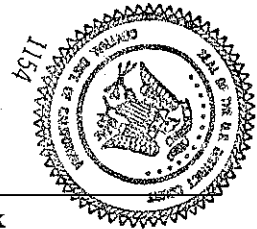
SEP - 5 2012

Dated: \_\_\_\_\_

Clerk, U.S. District Court

**JULIE PRADO**

By: \_\_\_\_\_  
 Deputy Clerk



(Seal of the Court)

[Use 60 days if the defendant is the United States or a United States agency, or is an officer or employee of the United States. Allowed 60 days by Rule 12(a)(3)].



1 ARSHAK BARTOUMIAN (SBN 210370)  
2 OMNIA LEGAL, INC.  
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8 ATTORNEY FOR PLAINTIFF

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UNITED STATES DISTRICT COURT  
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CAPITAL ONE N.A., A National Association  
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US BANCORP, A Delaware Corporation  
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- 4) VIOLATIONS OF CALIFORNIA'S ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT;
- 5) DECLARATORY RELIEF.

DEMAND FOR JURY TRIAL

This action is brought by Plaintiff SARGIS AKILYAN ("Plaintiff") by and through his attorney Arshak Bartoumian against all named Defendants for violations of the Fair Credit Reporting Act [15 U.S.C. §1681 et seq.] ("FCRA") and California's Consumer Credit Reporting Agencies Act [California Civil Code §1785.2 et seq.] ("CCRAA"), and for violations of Fair Debt Collection Practices Act [15 U.S.C. §1692-1692p] ("FDCPA"), California's Rosenthal Fair Debt Collection Practices Act [California Civil Code §1788 et seq.] ("RFDCPA") against select Defendants.

PRELIMINARY STATEMENT

**UNITED STATES DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA**

**NOTICE OF ASSIGNMENT TO UNITED STATES MAGISTRATE JUDGE FOR DISCOVERY**

This case has been assigned to District Judge John Kronstadt and the assigned discovery Magistrate Judge is Patrick J. Walsh.

The case number on all documents filed with the Court should read as follows:

**CV12- 7588 JAK (PJWx)**

Pursuant to General Order 05-07 of the United States District Court for the Central District of California, the Magistrate Judge has been designated to hear discovery related motions.

All discovery related motions should be noticed on the calendar of the Magistrate Judge

=====

**NOTICE TO COUNSEL**

*A copy of this notice must be served with the summons and complaint on all defendants (if a removal action is filed, a copy of this notice must be served on all plaintiffs).*

Subsequent documents must be filed at the following location:

☒ **Western Division**  
312 N. Spring St., Rm. G-8  
Los Angeles, CA 90012

☐ **Southern Division**  
411 West Fourth St., Rm. 1-053  
Santa Ana, CA 92701-4516

☐ **Eastern Division**  
3470 Twelfth St., Rm. 134  
Riverside, CA 92501

Failure to file at the proper location will result in your documents being returned to you.

**UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA**  
**CIVIL COVER SHEET**

|  |   |
|--|---|
| <b>I (a) PLAINTIFFS</b> (Check box if you are representing yourself <input type="checkbox"/> )<br>SARGIS AKILYAN   | <b>DEFENDANTS</b><br>CAPITAL ONE N.A.<br>HSBC BANK USA N.A.<br>US BANCORP and PASADENA SERVICE FEDERAL CREDIT UNION |
| <b>(b) Attorneys</b> (Firm Name, Address and Telephone Number. If you are representing yourself, provide same.)<br>ARSHAK BARTOUMIAN (SBN 210370): TEL. 818-532-9339<br>OMNIA LEGAL, INC<br>124 W STOCKER ST STE B, GLENDALE, CA 91202 | Attorneys (If Known)  |

|  |   |                                |   |                                |   |                                |                                |                          |                            |                            |   |                            |                            |   |                            |                            |                |                            |                            |
|--|---|--------------------------------|---|--------------------------------|---|--------------------------------|--------------------------------|--------------------------|----------------------------|----------------------------|---|----------------------------|----------------------------|---|----------------------------|----------------------------|----------------|----------------------------|----------------------------|
| <b>II. BASIS OF JURISDICTION</b> (Place an X in one box only.)<br><input type="checkbox"/> 1 U.S. Government Plaintiff <input checked="" type="checkbox"/> 3 Federal Question (U.S. Government Not a Party)<br><input type="checkbox"/> 2 U.S. Government Defendant <input type="checkbox"/> 4 Diversity (Indicate Citizenship of Parties in Item III) | <b>III. CITIZENSHIP OF PRINCIPAL PARTIES - For Diversity Cases Only</b><br>(Place an X in one box for plaintiff and one for defendant.) <table style="width:100%;"> <tr> <td style="width:30%;">Citizen of This State</td> <td style="width:10%;">PTF <input type="checkbox"/> 1</td> <td style="width:10%;">DEF <input type="checkbox"/> 1</td> <td style="width:30%;">Incorporated or Principal Place of Business in this State</td> <td style="width:10%;">PTF <input type="checkbox"/> 4</td> <td style="width:10%;">DEF <input type="checkbox"/> 4</td> </tr> <tr> <td>Citizen of Another State</td> <td><input type="checkbox"/> 2</td> <td><input type="checkbox"/> 2</td> <td>Incorporated and Principal Place of Business in Another State</td> <td><input type="checkbox"/> 5</td> <td><input type="checkbox"/> 5</td> </tr> <tr> <td>Citizen or Subject of a Foreign Country</td> <td><input type="checkbox"/> 3</td> <td><input type="checkbox"/> 3</td> <td>Foreign Nation</td> <td><input type="checkbox"/> 6</td> <td><input type="checkbox"/> 6</td> </tr> </table> | Citizen of This State          | PTF <input type="checkbox"/> 1                                | DEF <input type="checkbox"/> 1 | Incorporated or Principal Place of Business in this State | PTF <input type="checkbox"/> 4 | DEF <input type="checkbox"/> 4 | Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business in Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 | Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |
| Citizen of This State  | PTF <input type="checkbox"/> 1  | DEF <input type="checkbox"/> 1 | Incorporated or Principal Place of Business in this State     | PTF <input type="checkbox"/> 4 | DEF <input type="checkbox"/> 4                            |                                |                                |                          |                            |                            |   |                            |                            |   |                            |                            |                |                            |                            |
| Citizen of Another State   | <input type="checkbox"/> 2  | <input type="checkbox"/> 2     | Incorporated and Principal Place of Business in Another State | <input type="checkbox"/> 5     | <input type="checkbox"/> 5                                |                                |                                |                          |                            |                            |   |                            |                            |   |                            |                            |                |                            |                            |
| Citizen or Subject of a Foreign Country  | <input type="checkbox"/> 3  | <input type="checkbox"/> 3     | Foreign Nation  | <input type="checkbox"/> 6     | <input type="checkbox"/> 6                                |                                |                                |                          |                            |                            |   |                            |                            |   |                            |                            |                |                            |                            |

  
**IV. ORIGIN** (Place an X in one box only.)  
☒ 1 Original Proceeding     ☐ 2 Removed from State Court     ☐ 3 Remanded from Appellate Court     ☐ 4 Reinstated or Reopened     ☐ 5 Transferred from another district (specify):     ☐ 6 Multi-District Litigation     ☐ 7 Appeal to District Judge from Magistrate Judge
   
  
**V. REQUESTED IN COMPLAINT: JURY DEMAND:** ☒ Yes     ☐ No (Check 'Yes' only if demanded in complaint.)  
**CLASS ACTION under F.R.C.P. 23:** ☐ Yes     ☒ No     **MONEY DEMANDED IN COMPLAINT:** \$ Not Yet Asserted
   
  
**VI. CAUSE OF ACTION** (Cite the U.S. Civil Statute under which you are filing and write a brief statement of cause. Do not cite jurisdictional statutes unless diversity.)  
 15 U.S.C. SEC. 1681, CAL CIV CODE 1785
   
  
**VII. NATURE OF SUIT** (Place an X in one box only.)
 

|  |  |  |   |   |   |
|--|--|--|---|---|---|
| <b>OTHER STATUTES</b><br><input type="checkbox"/> 400 State Reapportionment<br><input type="checkbox"/> 410 Antitrust<br><input type="checkbox"/> 430 Banks and Banking<br><input type="checkbox"/> 450 Commerce/ICC Rates/etc.<br><input type="checkbox"/> 460 Deportation<br><input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations<br><input checked="" type="checkbox"/> 480 Consumer Credit<br><input type="checkbox"/> 490 Cable/Sat TV<br><input type="checkbox"/> 810 Selective Service<br><input type="checkbox"/> 850 Securities/Commodities/Exchange<br><input type="checkbox"/> 875 Customer Challenge 12 USC 3410<br><input type="checkbox"/> 890 Other Statutory Actions<br><input type="checkbox"/> 891 Agricultural Act<br><input type="checkbox"/> 892 Economic Stabilization Act<br><input type="checkbox"/> 893 Environmental Matters<br><input type="checkbox"/> 894 Energy Allocation Act<br><input type="checkbox"/> 895 Freedom of Info. Act<br><input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice<br><input type="checkbox"/> 950 Constitutionality of State Statutes | <b>CONTRACT</b><br><input type="checkbox"/> 110 Insurance<br><input type="checkbox"/> 120 Marine<br><input type="checkbox"/> 130 Miller Act<br><input type="checkbox"/> 140 Negotiable Instrument<br><input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment<br><input type="checkbox"/> 151 Medicare Act<br><input type="checkbox"/> 152 Recovery of Defaulted Student Loan (Excl. Veterans)<br><input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits<br><input type="checkbox"/> 160 Stockholders' Suits<br><input type="checkbox"/> 190 Other Contract<br><input type="checkbox"/> 195 Contract Product Liability<br><input type="checkbox"/> 196 Franchise<br><b>REAL PROPERTY</b><br><input type="checkbox"/> 210 Land Condemnation<br><input type="checkbox"/> 220 Foreclosure<br><input type="checkbox"/> 230 Rent Lease & Ejectment<br><input type="checkbox"/> 240 Torts to Land<br><input type="checkbox"/> 245 Tort Product Liability<br><input type="checkbox"/> 290 All Other Real Property | <b>TORTS</b><br><b>PERSONAL INJURY</b><br><input type="checkbox"/> 310 Airplane<br><input type="checkbox"/> 315 Airplane Product Liability<br><input type="checkbox"/> 320 Assault, Libel & Slander<br><input type="checkbox"/> 330 Fed. Employers' Liability<br><input type="checkbox"/> 340 Marine<br><input type="checkbox"/> 345 Marine Product Liability<br><input type="checkbox"/> 350 Motor Vehicle<br><input type="checkbox"/> 355 Motor Vehicle Product Liability<br><input type="checkbox"/> 360 Other Personal Injury<br><input type="checkbox"/> 362 Personal Injury-Med Malpractice<br><input type="checkbox"/> 365 Personal Injury-Product Liability<br><input type="checkbox"/> 368 Asbestos Personal Injury Product Liability<br><b>IMMIGRATION</b><br><input type="checkbox"/> 462 Naturalization Application<br><input type="checkbox"/> 463 Habeas Corpus-Alien Detainee<br><input type="checkbox"/> 465 Other Immigration Actions | <b>TORTS</b><br><b>PERSONAL PROPERTY</b><br><input type="checkbox"/> 370 Other Fraud<br><input type="checkbox"/> 371 Truth in Lending<br><input type="checkbox"/> 380 Other Personal-Property Damage<br><input type="checkbox"/> 385 Property Damage Product Liability<br><b>BANKRUPTCY</b><br><input type="checkbox"/> 422 Appeal 28 USC 158<br><input type="checkbox"/> 423 Withdrawal 28 USC 157<br><b>CIVIL RIGHTS</b><br><input type="checkbox"/> 441 Voting<br><input type="checkbox"/> 442 Employment<br><input type="checkbox"/> 443 Housing/Accommodations<br><input type="checkbox"/> 444 Welfare<br><input type="checkbox"/> 445 American with Disabilities - Employment<br><input type="checkbox"/> 446 American with Disabilities - Other<br><input type="checkbox"/> 440 Other Civil Rights | <b>PRISONER PETITIONS</b><br><input type="checkbox"/> 510 Motions to Vacate Sentence<br><input type="checkbox"/> 530 Habeas Corpus<br><input type="checkbox"/> 535 General Death Penalty<br><input type="checkbox"/> 540 Mandamus/Other<br><input type="checkbox"/> 550 Civil Rights<br><input type="checkbox"/> 555 Prison Condition<br><b>FOREIGN DISSENT</b><br><input type="checkbox"/> 610 Agriculture<br><input type="checkbox"/> 620 Other Food & Drug<br><input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881<br><input type="checkbox"/> 630 Liquor Laws<br><input type="checkbox"/> 640 R.R. & Truck<br><input type="checkbox"/> 650 Airline Regs<br><input type="checkbox"/> 660 Occupational Safety /Health<br><input type="checkbox"/> 690 Other | <b>LABOR</b><br><input type="checkbox"/> 710 Fair Labor Standards Act<br><input type="checkbox"/> 720 Labor/Mgmt. Relations<br><input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act<br><input type="checkbox"/> 740 Railway Labor Act<br><input type="checkbox"/> 790 Other Labor Litigation<br><input type="checkbox"/> 791 Empl. Ret. Inc. Security Act<br><b>PROPERTY RIGHTS</b><br><input type="checkbox"/> 820 Copyrights<br><input type="checkbox"/> 830 Patent<br><input type="checkbox"/> 840 Trademark<br><b>SOCIAL SECURITY</b><br><input type="checkbox"/> 861 HIA (1395ff)<br><input type="checkbox"/> 862 Black Lung (923)<br><input type="checkbox"/> 863 DIWC/DIWW (405(g))<br><input type="checkbox"/> 864 SSID Title XVI<br><input type="checkbox"/> 865 RSI (405(g))<br><b>FEDERAL TAX SUITS</b><br><input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant)<br><input type="checkbox"/> 871 IRS-Third Party 26 USC 7609 |
|--|--|--|---|---|---|

CV12-07588

FOR OFFICE USE ONLY: Case Number: \_\_\_\_\_

AFTER COMPLETING THE FRONT SIDE OF FORM CV-71, COMPLETE THE INFORMATION REQUESTED BELOW.

**UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA  
CIVIL COVER SHEET**

**VIII(a). IDENTICAL CASES:** Has this action been previously filed in this court and dismissed, remanded or closed? ☒ No ☐ Yes  
If yes, list case number(s): \_\_\_\_\_

**VIII(b). RELATED CASES:** Have any cases been previously filed in this court that are related to the present case? ☒ No ☐ Yes  
If yes, list case number(s): \_\_\_\_\_

**Civil cases are deemed related if a previously filed case and the present case:**

- (Check all boxes that apply) ☐ A. Arise from the same or closely related transactions, happenings, or events; or  
☐ B. Call for determination of the same or substantially related or similar questions of law and fact; or  
☐ C. For other reasons would entail substantial duplication of labor if heard by different judges; or  
☐ D. Involve the same patent, trademark or copyright, and one of the factors identified above in a, b or c also is present.

**IX. VENUE:** (When completing the following information, use an additional sheet if necessary.)

(a) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which **EACH** named plaintiff resides.  
☐ Check here if the government, its agencies or employees is a named plaintiff. If this box is checked, go to item (b).

|                           |   |
|---------------------------|---|
| County in this District:* | California County outside of this District; State, if other than California; or Foreign Country |
| LOS ANGELES               | VARIOUS   |

(b) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which **EACH** named defendant resides.  
☐ Check here if the government, its agencies or employees is a named defendant. If this box is checked, go to item (c).

|                           |   |
|---------------------------|---|
| County in this District:* | California County outside of this District; State, if other than California; or Foreign Country |
| LOS ANGELES               | VARIOUS   |

(c) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which **EACH** claim arose.  
**Note: In land condemnation cases, use the location of the tract of land involved.**

|                           |   |
|---------------------------|---|
| County in this District:* | California County outside of this District; State, if other than California; or Foreign Country |
| LOS ANGELES               | VARIOUS   |

\* Los Angeles, Orange, San Bernardino, Riverside, Ventura, Santa Barbara, or San Luis Obispo Counties

**Note: In land condemnation cases, use the location of the tract of land involved.**

**X. SIGNATURE OF ATTORNEY (OR PRO PER):** *[Signature]* Date 08/24/2012

**Notice to Counsel/Parties:** The CV-71 (JS-44) Civil Cover Sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law. This form, approved by the Judicial Conference of the United States in September 1974, is required pursuant to Local Rule 3-1 is not filed but is used by the Clerk of the Court for the purpose of statistics, venue and initiating the civil docket sheet. (For more detailed instructions, see separate instructions sheet.)

**Key to Statistical codes relating to Social Security Cases:**

| Nature of Suit Code | Abbreviation | Substantive Statement of Cause of Action   |
|---------------------|--------------|--|
| 861                 | HIA          | All claims for health insurance benefits (Medicare) under Title 18, Part A, of the Social Security Act, as amended. Also, include claims by hospitals, skilled nursing facilities, etc., for certification as providers of services under the program. (42 U.S.C. 1935FF(b)) |
| 862                 | BL           | All claims for "Black Lung" benefits under Title 4, Part B, of the Federal Coal Mine Health and Safety Act of 1969. (30 U.S.C. 923)  |
| 863                 | DIWC         | All claims filed by insured workers for disability insurance benefits under Title 2 of the Social Security Act, as amended; plus all claims filed for child's insurance benefits based on disability. (42 U.S.C. 405(g))   |
| 863                 | DIWW         | All claims filed for widows or widowers insurance benefits based on disability under Title 2 of the Social Security Act, as amended. (42 U.S.C. 405(g))  |
| 864                 | SSID         | All claims for supplemental security income payments based upon disability filed under Title 16 of the Social Security Act, as amended.  |
| 865                 | RSI          | All claims for retirement (old age) and survivors benefits under Title 2 of the Social Security Act, as amended. (42 U.S.C. (g))   |